

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Edward Silfies
Kelly Elliott
Debtors

Case No. 16-04475-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Apr 23, 2024

User: AutoDocke
Form ID: fnldec

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 25, 2024:

| Recip ID | Recipient Name and Address |
|----------|-----------------------------------------------------------------------|
| db/jdb | + Edward Silfies, Kelly Elliott, 28 Robin Lane, Hawley, PA 18428-8284 |

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 25, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 23, 2024 at the address(es) listed below:

| Name | Email Address |
|----------------------------|----------------------------------------------------------------------------------------------------------------------------|
| Jack N Zaharopoulos | TWecf@pamd13trustee.com |
| James Warmbrodt | on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com |
| Matthew K. Fissel | on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper matthew.fissel@brockandscott.com wbecf@brockandscott.com |
| Michael J Clark | on behalf of Creditor M&T BANK pabk@logs.com |
| Michael Patrick Farrington | on behalf of Creditor Community Loan Servicing LLC mfarrington@kmlawgroup.com |
| Michael Patrick Farrington | on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for Freddie Mac SLST 2022-2 Participation Interest |

District/off: 0314-5
Date Rcvd: Apr 23, 2024

User: AutoDocke
Form ID: fnldec

Page 2 of 2
Total Noticed: 1

Trust mfarrington@kmlawgroup.com

Michael Patrick Farrington

on behalf of Creditor M&T BANK mfarrington@kmlawgroup.com

Michelle McGowan

on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for Freddie Mac SLST 2022-2 Participation Interest
Trust mimcgowan@raslg.com

Raymond W. Ferrario

on behalf of Debtor 2 Kelly Elliott raymondwferrariopc@comcast.net ferrariobk@comcast.net

Raymond W. Ferrario

on behalf of Debtor 1 Edward Silfies raymondwferrariopc@comcast.net ferrariobk@comcast.net

Scott D Fink

on behalf of Creditor PSECU bronationalecf@weltman.com PitEcf@weltman.com

United States Trustee

ustpreion03.ha.ecf@usdoj.gov

William E. Craig

on behalf of Creditor Santander Consumer USA Inc. wcraig@egalawfirm.com mortoncraigecef@gmail.com

TOTAL: 13

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA

In re:

Edward Silfies,
aka Ed Silfies,

Chapter 13

Debtor 1

Case No. 5:16-bk-04475-MJC

Kelly Elliott,
aka Kelly Silfies, aka Kelly Ann Elliott-Silfies,

Debtor 2

Social Security No.:

xxx-xx-3540

xxx-xx-2901

Employer's Tax I.D. No.:

FINAL DECREE

The estate of the above named debtor(s) has been fully administered and the deposit required by the plan has been distributed.

IT IS ORDERED THAT:

Jack N Zaharopoulos

is discharged as trustee of the estate of the above named debtor(s); and the chapter 13 case of the above named debtor(s) is closed.

By the Court,



Mark J. Conway, United States Bankruptcy Judge

Dated: April 23, 2024

fnldec (01/22)